

### REMARKS

In the examiner's amendment, in claim 1, at the beginning of the third paragraph, the word "enabling" had been added in the examiner's amendment but had not been underscored; and a semi-colon had been added. In an amendment filed by the applicant on November 10, 2009, the word "from" had been deleted from the phrase "...to obtain from a corresponding unprotected reference to the financial institution that maintains the related financial account..."; a comma following the phrase "... account information of the financial accounts of its own account holders," had been added; and a comma following the phrase "but not enabling value to be subtracted from the account," had been added.

In claim 19, the comma following the phrase "receiving, through a computer system by a business service, for processing," in the first paragraph was added by an earlier amendment by the applicant. In claim 21, second paragraph, the word "be" was missing from the phrase "the credit-only account identifier alone being sufficient to have enabled the credit-only transaction to [be] routed through a third party that is not necessarily a trusted party ...".

In the examiner's amendment, the entire claim 141 had been underlined, incorrectly.

Claim 19, fourth paragraph, a logical issue in the existing wording is proposed to be corrected as follows "routing the credit-only transaction towards a financial institution for processing as a credit-only transaction".

Claim 21 has been reformatted.

Proposed amendments to claims 22 and 156 address typographical errors.

### The applicant's comments on the examiner's statement of reasons for allowance

The applicant believes that neither *Wells* (U.S. Publication No. 2003/0110136) nor *Winig* ("Cracking the Code," Eric Winig, Washington Business Journal), taken alone or together, described or made obvious, at least, "the credit-only identifier enabling value to be added to the related financial account but not enabling value to be subtracted from the account, the financial institution to which the credit-only identifier is presented by the third party being not necessarily a trusted party with respect to the account information of the account holder, [and] the financial institution that

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maintains the related financial account being a trusted party with respect to the account information to protect the financial account of the account holder”.

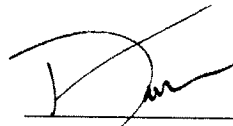
The applicant does not concede that there may not be other good reasons for the patentability of the allowed claims, and other claims.

Please apply any charges or credits to deposit account 06-1050, referencing 13801-0002001.

Respectfully submitted,

Date: \_\_\_\_\_

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